

NEWS RELEASE

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SCAM ALERT

Take This Scheme and Stuff It: Avoiding Envelope Stuffing Rip-Offs

(Phoenix, AZ—December 18, 2003) Arizona Attorney General Terry Goddard has joined with the Federal Trade Commission (FTC) in warning residents to be wary of envelope stuffing rip-offs.

\$550 to \$3,000 weekly.

Ten dollars for each circular you mail...

*Free Postage...Free Circulars...No Newspaper Ads...No Magazine Ads...No Bulletin Board Ads!
Paychecks mailed to you every week! Advance paycheck forms included in your package!!*

Sound familiar? Of course. Ads for envelope stuffing "opportunities" seem to be everywhere — from your mailbox to your newspaper to your e-mail inbox. Promoters usually advertise that, for a "small" fee, they will tell you how to earn big money from home stuffing envelopes. And they claim that they'll pay you a certain amount of money for each envelope stuffed, resulting in hundreds or thousands of dollars for you each week.

These ads may seem appealing, especially if you are looking for a home-based business. But according to the Federal Trade Commission (FTC), ads like these don't tell the whole story, because the promoters aren't really offering a job.

Instead, say FTC attorneys, after you send your money, you're likely to get a letter telling you to place the same "envelope-stuffing" ad in newspapers or magazines, or to send the ad to friends and relatives. The only way you'll earn money is if people respond to your ad; in fact, the government says, the promoters themselves rarely pay anyone.

If you're tempted by an envelope stuffing "opportunity," here are some questions to ask the promoters before you send any money or sign up to receive more information:

- Who will pay me?
- When will I get my first paycheck?
- Will I be paid a salary or will my pay be based on commission?
- What tasks will I have to perform?
- What is the total cost of the envelope stuffing program, including supplies, equipment and membership fees? What will I get for my money?

The answers to these questions may help you determine whether an envelope-stuffing promotion is appropriate for your circumstances, and legitimate. It may also help to check out the company with your local consumer protection agency, the Arizona Attorney General's Office, and the Better Business Bureau in the community where the company is located as well as the community where you live. These organizations can tell you whether they have received complaints about or filed charges against the promotion that interests you. Note that the absence of complaints doesn't necessarily mean the promoter is legitimate. Unscrupulous promoters may settle complaints, change their names or move to avoid detection.

If you have spent money and time on a work-at-home program and now believe the program may not be legitimate, contact the company and ask for a refund. Let company representatives know that you plan to notify officials about your experience. If you can't resolve the dispute with the company, file a complaint with these organizations:

- The Federal Trade Commission works for the consumer to prevent fraud and deception. Call 1-877-FTC-HELP (1-877-382-4357) or log on to www.ftc.gov.
- The Arizona Attorney General's Office at 602-542-5763 or 1-800-352-8431
- Your local consumer protection offices.
- Your local Better Business Bureau.
- Your local postmaster. The U.S. Postal Service investigates fraudulent mail practices.
- The advertising manager of the publication that ran the ad. The manager may be interested to learn about the problems you've had with the company.

For More Information

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.